

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

**Before the Commissioner of the Office of Financial and Insurance Regulation**

**In the matter of:**

**Mandi M. Woodman**  
System ID No. 0342615

**Enforcement Case No. 09-7295**

**Respondent.**  
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Issued and entered  
on 7/31/09 2009  
by **Stephen R. Hilker**  
Chief Deputy Commissioner

**CONSENT ORDER AND STIPULATION**

**A. FINDINGS OF FACT AND CONCLUSIONS OF LAW**

It is alleged that the following statements are true and correct:

1. At all pertinent times, Respondent Mandi M. Woodman was an insurance agent licensed as a resident insurance producer within the State of Michigan with qualifications in Accident and Health, Casualty, Life, Property, and Variable Annuities, System ID No.0342615.
2. As a licensed insurance producer, Respondent Woodman knew or had reason to know that Section 1239(1)(h) of the Code, allows the Commissioner to place on probation, suspend, or revoke an insurance producer's license or levy a civil fine under Section 1244 of the Code for: "Using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere."
3. On or about October 27, 2008, the Office of Financial and Insurance Regulation (OFIR) received notice from The Auto Club Group that Respondent's employment had been terminated as of October 20, 2008 as a result of its internal investigation that showed Respondent had bound and released three policies on or around September 25 and 26, 2008 without the knowledge of the insureds.
4. One of the three specified policies was issued to a relative, who had not purchased a policy from AAA, who did not own any of the vehicles listed regarding the policy, and who cancelled the policy when she found out a policy had been issued to her.


5. Respondent paid her own money to have the policy issued to a relative.
6. Based upon the above actions, Respondent Mandi M. Woodman has engaged in fraudulent and dishonest practices demonstrating untrustworthiness in the conduct of business in this State or elsewhere, for which, pursuant to MCL 500.1239(1)(h), the Commissioner may revoke an insurance producer's license.

### B. ORDER

Based on the findings of fact and conclusions of law above and Respondent Woodman's Stipulation, it is **ORDERED** that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate Section 1239(1)(h) of the Code, MCL 500.1239(1)(h).
2. Respondent's insurance producer license and authority are hereby **REVOKED**.

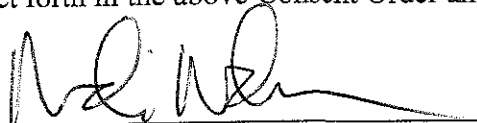
### OFFICE OF FINANCIAL AND INSURANCE REGULATION

By:   
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Chief Deputy Commissioner

### C. STIPULATION

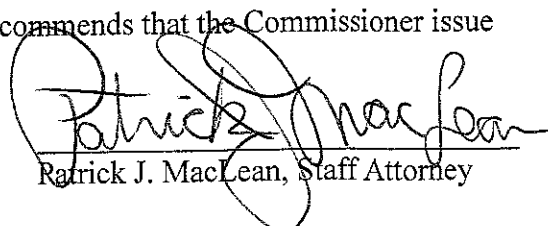
I have read and understand the consent order above. I agree that the Commissioner has jurisdiction and authority to issue this Consent Order pursuant to the Insurance Code. I waive the right to a hearing in this matter if this Consent Order is issued. I understand that this Stipulation and Consent Order will be presented to the Commissioner for approval and the Commissioner may or may not issue this Consent Order. I waive any objection to the Commissioner deciding this case following a hearing in the event the Consent Order is not approved. I admit the facts set forth in the above Consent Order and agree to the entry of this Order.

Dated: 7/26/09

  
Mandi M. Woodman  
System ID No.0342615

The OFIR staff approves this Stipulation and recommends that the Commissioner issue the above Consent Order.

Dated: 7-29-09

  
Patrick J. MacLean, Staff Attorney